

Amended

In re John Robert Kosta

Case 11-11968

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son, daughter, daughter, daughter, daughter	AGE(S): 9, 8, 5, 14, 22
Employment:	DEBTOR	SPOUSE
Occupation	Firefighter	
Name of Employer	City of County of San Francisco	
How long employed	17 years	
Address of Employer	698 Second Streete	N.A.
	San Francisco, CA 94102	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)

DEBTOR	SPOUSE
\$ 12,784.61	\$ N.A.

2. Estimated monthly overtime

\$ 0.00	\$ N.A.
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3. SUBTOTAL

\$ 12,784.61	\$ N.A.
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union Dues
d. Other (Specify: _____)

\$ 3,845.66	\$ N.A.
\$ 8.84	\$ N.A.
\$ 110.00	\$ N.A.
\$ 0.00	\$ N.A.

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 3,964.50	\$ N.A.
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6.. TOTAL NET MONTHLY TAKE HOME PAY

\$ 8,820.11	\$ N.A.
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7. Regular income from operation of business or profession or farm
(Attach detailed statement)

\$ 0.00	\$ N.A.
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8. Income from real property

\$ 0.00	\$ N.A.
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9. Interest and dividends

\$ 0.00	\$ N.A.
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00	\$ N.A.
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11. Social security or other government assistance
(Specify) _____

\$ 0.00	\$ N.A.
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12. Pension or retirement income

\$ 0.00	\$ N.A.
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13. Other monthly income
(Specify) _____

\$ 0.00	\$ N.A.
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ N.A.
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15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)

\$ 8,820.11	\$ N.A.
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16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)

\$ 8,820.11	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,500.00
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	100.00
c. Telephone	\$	50.00
d. Other <u>cell phone</u>	\$	217.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	675.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	280.00
8. Transportation (not including car payments)	\$	672.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	214.00
d. Auto	\$	108.00
e. Other <u>child daycare</u>	\$	800.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>back income taxes, (16,442k/24 mos)</u>	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	319.00
b. Other <u>Auto- Suburban</u>	\$	255.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	129.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	142.00
17. Other <u>SFFD w/hold retirement \$680; meals \$250; misc \$250</u>	\$	1,180.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	\$	8,316.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
None		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	8,820.11
b. Average monthly expenses from Line 18 above	\$	8,316.00
c. Monthly net income (a. minus b.)	\$	504.11

Stmnt of Bus Exp

1	M.A.R. local dues	500 / yr
2	CAR/NAR dues	500 / yr
3	LOCK BOX ACCESS	296 / yr
4	MLS / ACCESS	<u>408 / yr</u>

1704

$\div 12$

= 142. Monthly exp.

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Debtor

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(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date Signature: /s/ John Robert Kosta

Debtor

Date Signature: Not Applicable

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date Signature:

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.